AMENDMENT TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Currently Amended)   A method for managing a credit card, ~~said~~ the method comprising:

analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

establishing a ~~general purpose~~ first credit line based on the determined level of risk associated with the cardholder, the ~~general purpose~~ first credit line being set as a first revolving credit line and for purchase transactions made with a ~~merchant other than a~~ particular merchant;

establishing a ~~private label~~ second credit line based on the determined level of risk associated with the cardholder, the ~~private label~~ second credit line being set as a second revolving credit line and for purchase transactions made with any merchant other than the particular merchant; and

issuing the credit card to the cardholder with the established ~~general purpose~~ first credit line and ~~private label~~ second credit line.

2.   (Original)   The method of claim 1, wherein analyzing credit information comprises determining a risk score from the credit information of the cardholder.

3.   (Currently Amended)   The method of claim 1, wherein establishing a ~~general purpose~~ the second credit line comprises setting a second credit limit for the

~~general purpose~~ <u>second</u> credit line based on the determined level of risk associated with the cardholder.

4.   (Currently Amended)   The method of claim 3, wherein establishing a ~~private label~~ <u>the first</u> credit line comprises setting a <u>first</u> credit limit for the ~~private label~~ <u>first</u> credit line based on the <u>second</u> credit limit set for the ~~general purpose~~ <u>second</u> credit line.

5.   (Currently Amended)   The method of claim 1, wherein establishing a ~~private label~~ <u>the first</u> credit line comprises setting a <u>first</u> credit limit for the ~~private label~~ <u>first</u> credit line based on the determined level of risk associated with the cardholder

6.   (Currently Amended)   The method of claim 1, wherein establishing a ~~private label~~ <u>the first</u> credit line comprises setting a <u>first</u> credit line ~~for the private label line~~ using a line sloping model.

7.   (Currently Amended)   The method of claim 1, further comprising notifying the cardholder of a customer account, a <u>first</u> credit limit for the ~~private label~~ <u>first</u> credit line, and a <u>second</u> credit limit for the ~~general purpose~~ <u>second</u> credit line.

8.   (Currently Amended)   The method of claim 1, wherein issuing the credit card comprises issuing the credit card with the established ~~private label~~ <u>first</u> credit line as a main credit line and the established ~~general purpose~~ <u>second</u> credit line as an embedded credit line.

9.   (Currently Amended)   The method of claim 1, wherein establishing a ~~private label~~ the first credit line comprises establishing a plurality of ~~private label~~ first credit lines.

10.   (Currently Amended)   The method of claim 1, wherein establishing a ~~general purpose~~ the second credit line comprises establishing a plurality of ~~general purpose~~ second credit lines.

11.   (Currently Amended)   A method for managing a credit card, ~~said~~ the method comprising:

receiving credit information for a cardholder;

analyzing the received credit information to determine a level of risk associated with the cardholder;

establishing a ~~private label~~ first credit line based on the level of risk associated with the cardholder, the ~~private label~~ first credit line being set as a first revolving credit line and for purchase transactions made with a particular merchant;

establishing a ~~general purpose~~ second credit line based on the level of risk associated with the cardholder that is part of the ~~private label~~ first credit line and for purchase transactions made with ~~a~~ any merchant other than the particular merchant; and

issuing the credit card to the cardholder with the established ~~general purpose~~ first credit line and the established ~~private label~~ second credit line.

12. (Currently Amended) The method of claim 11, wherein establishing a ~~general purpose~~ the second credit line comprises setting a second credit limit for the ~~general purpose~~ second credit line based on the determined level of risk associated with the cardholder.

13. (Currently Amended) The method of claim 12, wherein establishing a ~~private label~~ the first credit line comprises setting a first credit limit for the ~~private label~~ first credit line based on the second credit limit set for the ~~general purpose~~ second credit line.

14. (Currently Amended) The method of claim 11, wherein establishing a ~~private label~~ the first credit line comprises setting a first credit line ~~for the private label line~~ using a line sloping model.

15. (Currently Amended) The method of claim 11, wherein issuing the credit card comprises issuing the credit card with the established ~~private label~~ first credit line as a main credit line and the established ~~general purpose~~ second credit line as an embedded credit line.

16. (Withdrawn) A method for authorizing a purchase made with a merchant using a credit card, wherein the credit card includes a general purpose credit line and a private label credit line, said method comprising:

determining whether the purchase is to be applied against the private label credit line or against the general purpose credit line;

authorizing the purchase against the private label credit line when it is determined that the purchase is a private label purchase; and

authorizing the purchase against the general purpose credit line when it is determined that the purchase is a general purpose purchase.

17.   (Withdrawn) The method of claim 16, wherein said step of determining further comprises utilizing a merchant identification number to determine whether the purchase is against the private label credit line.

18.   (Withdrawn) The method of claim 16, further comprising posting an amount to the private label credit line when the purchase is against the private label credit line, and posting the amount to the general purpose credit line when the purchase is against the general purpose credit line.

19.   (Withdrawn) The method of claim 16, further comprising utilizing the BIN number to retrieve an account record; and comparing the merchant identification number with a stored merchant identification number in the account record.

20.   (Withdrawn) The method of claim 16, further comprising settling, with the merchant, the purchase made using the credit card.

21.   (Withdrawn) The method of claim 20, wherein setting further comprising posting a credit to an account of the merchant.

22.   (Withdrawn)   The method of claim 20, wherein setting comprises analyzing an authorization number to determine if the transaction was private or general.

23.   (Currently Amended)   A computer program product for managing a credit card, the computer program product comprising computer-readable media including computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

program code for establishing a ~~general purpose~~ first credit line based on the determined level of risk associated with the cardholder, the ~~general purpose~~ first credit line being set as a first revolving credit line and for purchase transactions made with a ~~merchant other than a~~ particular merchant;

program code for establishing a ~~private label~~ second credit line based on the determined level of risk associated with the cardholder, the ~~private label~~ second credit line being set as a second revolving credit line and for purchase transactions made with any merchant other than the particular merchant; and

program code for issuing the credit card to the cardholder with the established ~~general purpose~~ first credit line and ~~private label~~ second credit line.

24.   (Original)   The computer program product of claim 23, wherein program code for analyzing credit information comprises program code for determining a risk score from the credit information of the cardholder.

25.   (Currently Amended)   The computer program product of claim 23, wherein program code for establishing ~~a general purpose~~ the second credit line comprises program code for setting a second credit limit for the ~~general purpose~~ second credit line based on the determined level of risk associated with the cardholder.

26.   (Currently Amended)   The computer program product of claim 25, wherein program code for establishing ~~a private label~~ the first credit line comprises program code for setting a first credit limit for the ~~private label~~ first credit line based on the second credit limit set for the ~~general purpose~~ second credit line.

27.   (Currently Amended)   The computer program product of claim 23, wherein program code for establishing ~~a private label~~ the first credit line comprises program code for setting a first credit limit for the ~~private label~~ first credit line based on the determined level of risk associated with the cardholder.

28.   (Currently Amended)   The computer program product of claim 23, wherein program code for establishing ~~a private label~~ the first credit line comprises program code for setting ~~a~~ the first credit line ~~for the private label line~~ using a line sloping model.

29.   (Currently Amended)   The computer program product of claim 23, further comprising program code for notifying the cardholder of a customer account, a first credit limit for the ~~private label~~ first credit line, and a second credit limit for the ~~general purpose~~ second credit line.

30. (Currently Amended) The computer program product of claim 23, wherein program code for issuing the credit card comprises program code for issuing the credit card with the established ~~private label~~ first credit line as a main credit line and the established ~~general purpose~~ second credit line as an embedded credit line.

31. (Currently Amended) The computer program product of claim 23, wherein program code for establishing ~~a private label~~ the first credit line comprises program code for establishing a plurality of ~~private label~~ first credit lines.

32. (Currently Amended) The computer program product of claim 23, wherein program code for establishing ~~a general purpose~~ the second credit line comprises program code for establishing a plurality of ~~general purpose~~ second credit lines.

33. (Currently Amended) A computer program product for managing a credit card, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for receiving credit information for a cardholder;

program code for analyzing the received credit information to determine a level of risk associated with the cardholder;

program code for establishing a ~~private label~~ first credit line based on the level of risk associated with the cardholder, the ~~private label~~ first credit line being set as a first revolving credit line and for purchase transactions made with a particular merchant;

program code for establishing a ~~general purpose~~ second credit line based on the level of risk associated with the cardholder that is part of the ~~private label~~ first credit line and for purchase transactions made with ~~a~~ any merchant other than the particular merchant; and

program code for issuing the credit card to the cardholder with the established ~~general purpose~~ first credit line and the established ~~private label~~ second credit line.

34. (Currently Amended) The computer program product of claim 33, wherein program code for establishing ~~a general purpose~~ the second credit line comprises program code for setting a second credit limit for the ~~general purpose~~ second credit line based on the determined level of risk associated with the cardholder.

35. (Currently Amended) The computer program product of claim 34, wherein program code for establishing ~~a private label~~ the first credit line comprises program code for setting a first credit limit for the ~~private label~~ first credit line based on the second credit limit set for the ~~general purpose~~ second credit line.

36. (Currently Amended) The computer program product of claim 33, wherein program code for establishing ~~a private label~~ the first credit line comprises program code for setting a first credit line ~~for the private label line~~ using a line sloping model.

37. (Currently Amended) The computer program product of claim 33, wherein program code for issuing the credit card comprises program code for issuing

the credit card with the established ~~private label~~ first credit line as a main credit line and the established ~~general purpose~~ second credit line as an embedded credit line.

38.   (Withdrawn)   A computer program product for authorizing a purchase made with a merchant using a credit card, wherein the credit card includes a general purpose credit line and a private label credit line, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for determining whether the purchase is to be applied against the private label credit line or against the general purpose credit line;

program code for authorizing the purchase against the private label credit line when it is determined that the purchase is a private label purchase; and

program code for authorizing the purchase against the general purpose credit line when it is determined that the purchase is a general purpose purchase.

39.   (Withdrawn)   The computer program product of claim 38, wherein the program code for determining further comprises program code for utilizing a merchant identification number to determine whether the purchase is against the private label credit line.

40.   (Withdrawn)   The computer program product of claim 38, further comprising program code for posting an amount to the private label credit line when the purchase is against the private label credit line, and program code for posting the

amount to the general purpose credit line when the purchase is against the general purpose credit line.

41.   (Withdrawn) The computer program product of claim 38, further comprising program code for utilizing the BIN number to retrieve an account record; and program code for comparing the merchant identification number with a stored merchant identification number in the account record.

42.   (Withdrawn) The computer program product of claim 38, further comprising program code for settling, with the merchant, the purchase made using the credit card.

43.   (Withdrawn) The computer program product of claim 42, wherein program code for setting further comprising program code for posting a credit to an account of the merchant.

44.   (Withdrawn) The computer program product of claim 42, wherein program code for settling further comprises program code for analyzing an authorization number to determine if the transaction was private or general.

45.   (Currently Amended) A system for providing a credit card, comprising:

means for analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

means for establishing a general purpose first credit line based on the determined level of risk associated with the cardholder, the general purpose first credit

line being set as a <u>first</u> revolving credit line and for purchase transactions made with a

~~merchant other than a~~ particular merchant;

means for establishing a ~~private label~~ <u>second</u> credit line based on the determined

level of risk associated with the cardholder, the ~~private label~~ <u>second</u> credit line being set

as a <u>second</u> revolving credit line and for purchase transactions made with <u>any merchant</u>

<u>other than</u> the particular merchant; and

means for issuing the credit card to the cardholder with the established ~~general~~

~~purpose~~ <u>first</u> credit line and ~~private label~~ <u>second</u> credit line.

46.   (Currently Amended)   A system for providing a dual line credit card,

comprising:

means for receiving credit information for a cardholder;

means for analyzing the received credit information to determine a level of risk

associated with the cardholder;

means for establishing a ~~private label~~ <u>first</u> credit line based on the level of risk

associated with the cardholder, the ~~private label~~ <u>first</u> credit line being set as a <u>first</u>

revolving credit line and for purchase transactions made with a particular merchant;

means for establishing a ~~general purpose~~ <u>second</u> credit line based on the level of

risk associated with the cardholder that is part of the ~~private label~~ <u>first</u> credit line and for

purchase transactions made with ~~a~~ <u>any</u> merchant other than the particular merchant;

means for issuing the credit card to the cardholder with the established ~~general~~

~~purpose~~ <u>first</u> credit line and the established ~~private label~~ <u>second</u> credit line.

47.   (Withdrawn)   A system for authorizing a purchase made with a merchant using a credit card, wherein the credit card comprises a general purpose credit line and a private label credit line, said system comprising:

means for determining whether the purchase is to be applied against the private label credit line or against the general purpose credit line;

means for authorizing the purchase against the private label credit line when it is determined that the purchase is a private label purchase; and

means for authorizing the purchase against the general purpose credit line when it is determined that the purchase is a general purpose purchase.

48.   (Canceled)

49.   (Canceled)

50.   (Currently Amended)   The method of claim 1, further comprising:

providing a combined credit card account statement to the cardholder, wherein the account statement identifies purchase transactions respectively associated with the ~~private label~~ first credit line and the ~~general purpose~~ second credit line;

wherein the cardholder may make a single payment to be applied toward both the ~~private label~~ first credit line and the ~~general purpose~~ second credit line.

51.   (Currently Amended)   The method of claim 1, wherein the ~~private label~~ first credit line is associated with a first interest rate and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second interest ~~rates~~ rate, and wherein the first interest rate is less than the second interest rate.

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52.   (Currently Amended)   The method of claim 1, wherein the ~~private label~~ first credit line is associated with a first credit limit and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~ limit, and wherein the second credit limit is less than the first credit limit.

53.   (Currently Amended)   The method of claim 8, wherein the ~~private label~~ first credit line is associated with a first credit limit and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~ limit, and wherein the first credit limit includes the second credit limit.

54.   (Currently Amended)   The method of claim 8, wherein the ~~private label~~ first credit line is associated with a first credit limit and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~respective first and~~ a second available ~~credits~~ credit, the method further comprising:

reducing the first available credit and the second available ~~credits~~ credit when a purchase is made against the ~~general purpose~~ second credit line; and

reducing the first available credit when the purchase is made against the ~~private label~~ first credit line.

55.   (Currently Amended)   The method of claim 1, wherein the ~~private label~~ first credit line is associated with a first credit limit and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~respective a first and~~ a second available ~~credits~~ credit, the method further comprising:

determining whether a purchase is made against the ~~private label~~ first credit line; and

reducing the first available credit or the second available ~~credits~~ credit by a purchase amount based on the ~~determining step~~ determination of whether the purchase is made against the first credit line.

56.   (Currently Amended)   The method of claim 55, wherein the credit card is associated with a particular identification value, and wherein the determining further comprises:

receiving purchase transaction data including an identification value; and

determining that the received purchase transaction is made against the ~~private label~~ first credit line based on a determination of whether the received identification value corresponds to the particular identification value.

57.   (Previously presented)   The method of claim 56, wherein the identification value is a BIN number of the credit card.

58.   (Currently Amended)   The method of claim 56, further comprising:

determining that the received purchase transaction is made against the ~~private label~~ first credit line based on a determination of whether a merchant identification number associated with the purchase matches a merchant identification number of the particular merchant associated with the ~~private label~~ first credit line.

59.   (Previously Presented)   The method of claim 58, further comprising:

determining whether the purchase amount exceeds the first available credit if the

merchant identification number associated with the purchase matches the merchant

identification number of the particular merchant.

60.   (Previously presented)   The method of claim 59, further comprising:

reducing the first available credit if the purchase amount does not exceed the first

available credit; and

reducing the second available credit if the purchase amount does exceed the first

available credit, and the purchase amount does not exceed the second available credit.

61.   (Currently Amended)   The method of claim 1, wherein the ~~private label~~

<u>first</u> credit line is issued based at least one of purchasing habits of the cardholder, a

credit limit established for the ~~general purpose~~ <u>second</u> credit line, a credit history of the

cardholder with the particular merchant, types of goods or services provided by the

particular merchant, ~~and~~ <u>or</u> an average purchase amount the cardholder purchases

from the particular merchant.

62.   (Canceled)

63.   (Canceled)

64.   (Currently Amended)   The method of claim 11, further comprising:

providing a combined credit card account statement to the cardholder, wherein

the account statement identifies purchase transactions respectively associated with the

~~private label~~ first credit line and the ~~general purpose~~ second credit line; and

wherein the cardholder may make a single payment to be applied toward both

the ~~private label~~ first credit line and the ~~general purpose~~ second credit line.

65.   (Currently Amended)   The method of claim 11, wherein the ~~private label~~

first credit line is associated with a first interest rate and the ~~general purpose~~ second

credit line ~~are~~ is associated with ~~first and~~ a second interest ~~rates~~ rate, and wherein the

first interest rate is less than the second interest rate.

66.   (Currently Amended)   The method of claim 11, wherein the ~~private label~~

first credit line is associated with a first credit limit and the ~~general purpose~~ second

credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~ limit, and wherein the

second credit limit is less than the first credit limit.

67.   (Currently Amended)   The method of claim 15, wherein the ~~private label~~

first credit line is associated with a first credit limit and the ~~general purpose~~ second

credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~ limit, and wherein the

first credit limit includes the second credit limit.

68.   (Currently Amended)   The method of claim 15, wherein the ~~private label~~

first credit line is associated with a first available credit and the ~~general purpose~~ second

credit line ~~are~~ is associated with ~~respective first and~~ a second available ~~credits~~ credit,

the method further comprising:

reducing the first ~~available credit~~ and ~~the~~ second available ~~credits~~ credit when a

purchase is made against the ~~general purpose~~ second credit line; and

reducing the first available credit when the purchase is made against the ~~private~~

~~label~~ first credit line.

69.   (Currently Amended)   The method of claim 11, wherein the ~~private label~~

first credit line is associated with a first available credit and the ~~general purpose~~ second

credit line ~~are~~ is associated with ~~respective~~ a ~~first and~~ second available ~~credits~~ credit,

the method further comprising:

determining whether a purchase is made against the ~~private label~~ first credit line;

and

reducing the first available credit or the second available ~~credits~~ credit by a

purchase amount based on the ~~determining step~~ determination of whether the purchase

is made against the first credit line.

70.   (Currently Amended)   The method of claim 69, wherein the credit card is

associated with a particular identification value, and wherein the determining further

comprises:

receiving purchase transaction data including an identification value; and

determining that the received purchase transaction is made against the ~~private~~

~~label~~ first credit line based on a determination of whether the received identification

value corresponds to the particular identification value.

71.   (Previously presented)   The method of claim 70, wherein the identification value is a BIN number of the credit card.

72.   (Currently Amended)   The method of claim 70, further comprising:

determining that the received purchase transaction is made against the ~~private label~~ first credit line based on a determination of whether a merchant identification number associated with the purchase matches a merchant identification number of the particular merchant associated with the ~~private label~~ first credit line.

73.   (Previously Presented)   The method of claim 72, further comprising:

determining whether the purchase amount exceeds the first available credit if the merchant identification number associated with the purchase matches the merchant identification number of the particular merchant.

74.   (Previously Presented)   The method of claim 73, further comprising:

reducing the first available credit if the purchase amount does not exceed the first available credit; and

reducing the second available credit if the purchase amount does exceed the first available credit, and the purchase amount does not exceed the second available credit.

75.   (Currently Amended)   The method of claim 11, wherein the ~~private label~~ first credit line is issued based at least one of purchasing habits of the cardholder, a credit limit established for the ~~general purpose~~ second credit line, a credit history of the cardholder with the particular merchant, types of goods or services provided by the

particular merchant, ~~and~~ or an average purchase amount the cardholder purchases from the particular merchant.

76.   (Canceled)

77.   (Canceled)

78.   (Currently Amended)   The computer program product of claim 23, further comprising:

program code for providing a combined credit card account statement to the cardholder, wherein the account statement identifies purchase transactions respectively associated with the ~~private label~~ first credit line and the ~~general purpose~~ second credit line; and

wherein the cardholder may make a single payment to be applied toward both the private label credit line and the general purpose credit line.

79.   (Currently Amended)   The computer program product of claim 23, wherein the ~~private label~~ first credit line is associated with a first interest rate and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second interest ~~rates~~ rate, and wherein the first interest rate is less than the second interest rate.

80.   (Currently Amended)   The computer program product of claim 23, wherein the ~~private label~~ first credit line is associated with a first credit limit and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~ limit, and wherein the second credit limit is less than the first credit limit.

81.   (Currently Amended)   The computer program product of claim 30, wherein the ~~private-label~~ first credit line is associated with a first credit limit and the ~~general-purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~ limit, and wherein the first credit limit includes the second credit limit.

82.   (Currently Amended)   The computer program product of claim 30, wherein the ~~private-label~~ first credit line is associated with a first available credit and the ~~general-purpose~~ second credit line ~~are~~ is associated with ~~respective first and~~ a second available ~~credits~~ credit, the computer program product further comprising:

program code for reducing the first available credit and the second available ~~credits~~ credit when a purchase is made against the ~~general-purpose~~ second credit line; and

program code for reducing the first available credit when the purchase is made against the ~~private-label~~ first credit line.

83.   (Currently Amended)   The computer program product of claim 23, wherein the ~~private-label~~ first credit line is associated with a first available credit and the ~~general-purpose~~ second credit line ~~are~~ is associated with ~~respective~~ a first ~~and~~ second available ~~credits~~ credit, the computer program product further comprising:

program code for determining whether a purchase is made against the ~~private-label~~ first credit line; and

program code for reducing the first available credit or the second available ~~credits~~ credit by a purchase amount based on the ~~determining step~~ determination of whether the purchase is made against the first credit line.

84.   (Currently Amended)   The computer program product of claim 83, wherein the credit card is associated with a particular identification value, and wherein the program code for determining further comprises:

program code for receiving purchase transaction data including an identification value; and

program code for determining that the received purchase transaction is made against the ~~private label~~ first credit line based on a determination of whether the received identification value corresponds to the particular identification value.

85.   (Previously presented)   The computer program product of claim 84, wherein the identification value is a BIN number of the credit card.

86.   (Currently Amended)   The computer program product of claim 84, further comprising:

program code for determining that the received purchase transaction is made against the ~~private label~~ first credit line based on a determination of whether a merchant identification number associated with the purchase matches a merchant identification number of the particular merchant associated with the ~~private label~~ first credit line.

87.   (Previously Presented)   The computer program product of claim 86, further comprising:

program code for determining whether the purchase amount exceeds the first available credit if the merchant identification number associated with the purchase matches the merchant identification number of the particular merchant.

88.   (Previously presented)   The computer program product of claim 87,

further comprising:

program code for reducing the first available credit if the purchase amount does

not exceed the first available credit; and

program code for reducing the second available credit if the purchase amount

does exceed the first available credit, and the purchase amount does not exceed the

second available credit.

89.   (Currently Amended)   The computer program product of claim 23,

wherein the private label first credit line is issued based at least one of purchasing

habits of the cardholder, a credit limit established for the general purpose second credit

line, a credit history of the cardholder with the particular merchant, types of goods or

services provided by the particular merchant, and or an average purchase amount the

cardholder purchases from the particular merchant.

90.   (Canceled)

91.   (Canceled)

92.   (Currently Amended)   The computer program product of claim 33, further

comprising:

program code for providing a combined credit card account statement to the

cardholder, wherein the account statement identifies purchase transactions respectively

associated with the private label first credit line and the general purpose second credit

line; and

wherein the cardholder may make a single payment to be applied toward both

the ~~private label~~ first credit line and the ~~general purpose~~ second credit line.

93.   (Currently Amended)   The computer program product of claim 33,

wherein the ~~private label~~ first credit line is associated with a first interest rate and the

~~general purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second interest

~~rates~~ rate, and wherein the first interest rate is less than the second interest rate.

94.   (Currently Amended)   The computer program product of claim 33 wherein

the ~~private label~~ first credit line is associated with a first credit limit and the ~~general~~

~~purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~ limit,

and wherein the second credit limit is less than the first credit limit.

95.   (Currently Amended)   The computer program product of claim 37,

wherein the ~~private label~~ first credit line is associated with a first credit limit and the

~~general purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~

limit, and wherein the first credit limit includes the second credit limit.

96.   (Currently Amended)   The computer program product of claim 37,

wherein the ~~private label~~ first credit line is associated with a first available credit and the

~~general purpose~~ second credit line ~~are~~ is associated with ~~respective first and~~ a second

available ~~credits~~ credit, the computer program product further comprising:

program code for reducing the first available credit and the second available

~~credits~~ credit when a purchase is made against the ~~general purpose~~ second credit line;

and

program code for reducing the first available credit when the purchase is made

against the ~~private label~~ first credit line.

97.   (Currently Amended)   The computer program product of claim 33,

wherein the ~~private label~~ first credit line is associated with a first available credit and the

~~general purpose~~ second credit line ~~are~~ is associated with ~~respective~~ a ~~first and~~ second

available ~~credits~~ credit, the computer program product further comprising:

program code for determining whether a purchase is made against the ~~private~~

~~label~~ first credit line; and

program code for reducing the first available credit or the second available

~~credits~~ credit by a purchase amount based on the ~~determining step~~ determination of

whether the purchase is made against the first credit line.

98.   (Currently Amended)   The computer program product of claim 97,

wherein the credit card is associated with a particular identification value, and wherein

the program code for determining further comprises:

program code for receiving purchase transaction data including an identification

value;

program code for determining that the received purchase transaction is made

against the ~~private label~~ first credit line based on a determination of whether the

received identification value corresponds to the particular identification value.

99.   (Previously presented)   The computer program product of claim 98,

wherein the identification value is a BIN number of the credit card.

100.   (Currently Amended)   The computer program product of claim 98, further comprising:

program code for determining that the received purchase transaction is made against the ~~private-label~~ first credit line based on a determination of whether a merchant identification number associated with the purchase matches a merchant identification number of the particular merchant associated with the ~~private-label~~ first credit line.

101.   (Previously Presented)   The computer program product of claim 100, further comprising:

program code for determining whether the purchase amount exceeds the first available credit if the merchant identification number associated with the purchase matches the merchant identification number of the particular merchant.

102.   (Previously Presented)   The computer program product of claim 101, further comprising:

program code for reducing the first available credit if the purchase amount does not exceed the first available credit; and

program code for reducing the second available credit if the purchase amount does exceed the first available credit, and the purchase amount does not exceed the second available credit.

103.   (Currently Amended)   The computer program product of claim 33, wherein the ~~private-label~~ first credit line is issued based at least one of purchasing

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habits of the cardholder, a credit limit established for the ~~general purpose~~ second credit

line, a credit history of the cardholder with the particular merchant, types of goods or

services provided by the particular merchant, ~~and~~ or an average purchase amount the

cardholder purchases from the particular merchant.

104.   (Canceled)

105.   (Canceled)

106.   (Currently Amended)   The system of claim 45, further comprising:

means for providing a combined credit card account statement to the cardholder,

wherein the account statement identifies purchase transactions respectively associated

with the ~~private label~~ first credit line and the ~~general purpose~~ second credit line;

wherein the cardholder may make a single payment to be applied toward both

the ~~private label~~ first credit line and the ~~general purpose~~ second credit line.

107.   (Currently Amended)   The system of claim 45, wherein the ~~private label~~

first credit line is associated with a first interest rate and the ~~general purpose~~ second

credit line ~~are~~ is associated with ~~first and~~ a second interest ~~rates~~ rate, and wherein the

first interest rate is less than the second interest rate.

108.   (Currently Amended)   The system of claim 45, wherein the ~~private label~~

first credit line is associated with a first credit limit and the ~~general purpose~~ second

credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~ limit, and wherein the

second credit limit is less than the first credit limit.

109. (Currently Amended)   The system of claim 45, wherein the ~~private label~~ first credit line is associated with a first available credit and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~respective~~ a ~~first and~~ second available ~~credits~~ credit, the system further comprising:

means for determining whether a purchase is made against the ~~private label~~ first credit line; and

means for reducing the first available credit or the second available ~~credits~~ credit by a purchase amount based on the determination of whether a purchase is made against the ~~private label~~ first credit line.

110. (Currently Amended)   The system of claim 109, wherein the credit card is associated with a particular identification value, and wherein the means for determining further comprises:

means for receiving purchase transaction data including an identification value; and

means for determining that the received purchase transaction is made against the ~~private label~~ first credit line based on a determination of whether the received identification value corresponds to the particular identification value.

111. (Previously Presented)   The system of claim 110, wherein the identification value is a BIN number of the credit card.

112. (Currently Amended)   The system of claim 110, further comprising:

means for determining that the received purchase transaction is made against

the ~~private label~~ first credit line based on a determination of whether a merchant

identification number associated with the purchase matches a merchant identification

number of the particular merchant associated with the ~~private label~~ first credit line.

113.   (Previously Presented)   The system of claim 112, further comprising:

means for determining whether the purchase amount exceeds the first available

credit if the merchant identification number associated with the purchase matches the

merchant identification number of the particular merchant.

114.   (Previously Presented)   The system of claim 113, further comprising:

means for reducing the first available credit if the purchase amount does not

exceed the first available credit; and

means for reducing the second available credit if the purchase amount does

exceed the first available credit, and the purchase amount does not exceed the second

available credit.

115.   (Currently Amended)   The system of claim 45, wherein the ~~private label~~

first credit line is issued based at least one of purchasing habits of the cardholder, a

credit limit established for the ~~general purpose~~ second credit line, a credit history of the

cardholder with the particular merchant, types of goods or services provided by the

particular merchant, ~~and~~ or an average purchase amount the cardholder purchases

from the particular merchant.

116.   (Canceled)

117. (Canceled)

118. (Currently Amended) The system of claim 46, further comprising:

means for providing a combined credit card account statement to the cardholder, wherein the account statement identifies purchase transactions respectively associated with the ~~private label~~ first credit line and the ~~general purpose~~ second credit line; and

wherein the cardholder may make a single payment to be applied toward both the ~~private label~~ first credit line and the ~~general purpose~~ second credit line.

119. (Currently Amended) The system of claim 46, wherein the ~~private label~~ first credit line is associated with a first interest rate and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second interest ~~rates~~ rate, and wherein the first interest rate is less than the second interest rate.

120. (Currently Amended) The system of claim 46, wherein the ~~private label~~ first credit line is associated with a first credit limit and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~first and~~ a second credit ~~limits~~ limit, and wherein the second credit limit is less than the first credit limit.

121. (Currently Amended) The system of claim 46, wherein the ~~private label~~ first credit line is associated with a first available credit and the ~~general purpose~~ second credit line ~~are~~ is associated with ~~respective~~ a ~~first and~~ second available ~~credits~~ credit, the system further comprising:

means for determining whether a purchase is made against the ~~private label~~ first credit line; and

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means for reducing the first <u>available credit</u> or <u>the</u> second available ~~credits~~ <u>credit</u>

by a purchase amount based on the ~~determining step~~ <u>determination of whether the</u>

<u>purchase is made against the first credit line</u>.

122. (Currently Amended) The system of claim 121, wherein the credit card is

associated with a particular identification value, and wherein the means for determining

further comprises:

means for receiving purchase transaction data including an identification value;

and

means for determining that the received purchase transaction is made against

the ~~private label~~ <u>first</u> credit line based on a determination of whether the received

identification value corresponds to the particular identification value.

123. (Previously Presented) The system of claim 122, wherein the

identification value is a BIN number of the credit card.

124. (Currently Amended) The system of claim 122, further comprising:

means for determining that the received purchase transaction is made against

the ~~private label~~ <u>first</u> credit line based on a determination of whether a merchant

identification number associated with the purchase matches a merchant identification

number of the particular merchant associated with the ~~private label~~ <u>first</u> credit line.

125. (Previously Presented) The system of claim 124, further comprising:

means for determining whether the purchase amount exceeds the first available credit if the merchant identification number associated with the purchase matches the merchant identification number of the particular merchant.

126.   (Previously Presented)   The system of claim 125, further comprising:

means for reducing the first available credit if the purchase amount does not exceed the first available credit; and

means for reducing the second available credit if the purchase amount does exceed the first available credit, and the purchase amount does not exceed the second available credit.

127.   (Currently Amended)   The system of claim 46, wherein the ~~private label~~ first credit line is issued based at least one of purchasing habits of the cardholder, a credit limit established for the ~~general purpose~~ second credit line, a credit history of the cardholder with the particular merchant, types of goods or services provided by the particular merchant, ~~and~~ or an average purchase amount the cardholder purchases from the particular merchant.

128.   (Currently Amended)   A method for managing a credit card account for a consumer, the method comprising:

determining a particular merchant to be associated with the credit card;

establishing a first line of credit associated with the credit card, wherein the first credit line is for purchase transactions associated with the particular merchant;

establishing a second line of credit line associated with the credit card, wherein the second line of credit is for purchase transactions associated with merchants other than the particular merchant;

associating the first line of credit with a first credit limit and the second line of credit with a second credit limit, wherein the first credit limit is higher than the second credit limit;

determining, for each purchase transaction made by the consumer, whether the purchase transaction is to be associated with the first line of credit or with the second line of credit; and

providing an account statement to the consumer, wherein the account statement identifies which purchase transactions are associated with the first line of credit and the second line of credit, respectively;

wherein a payment received from the consumer is allocated to at least one of the first line of credit and or the second lines line of credit.

129.   (Previously Presented)   The method of claim 128, further including:

receiving purchase transaction data associated with the particular merchant over a first network; and

receiving purchase transaction data associated with the particular merchant over a second network, wherein the second network is different than the first network.

130. (Previously Presented)   The method of claim 128, wherein associating the first line of credit with a first credit limit and the second line of credit with a second credit limit comprises analyzing credit information of the consumer to determine a level of risk associated with the consumer.

131. (Previously Presented)   The method of claim 130, wherein analyzing credit information comprises determining a risk score from credit information of the consumer.

132. (Currently Amended)   The method of claim 128, where the first ~~credit limit~~ <u>line of credit</u> is determined using a line sloping model.

133. (Previously Presented)   The method of claim 128, wherein the first line of credit is a main line of credit and the second line of credit is an embedded line of credit.

134. (Previously Presented)   The method of claim 128, wherein establishing a first line of credit associated with the credit card comprises establishing a plurality of first lines of credits.

135. (Previously Presented)   The method of claim 128, wherein establishing a second line of credit associated with the credit card comprises establishing a plurality of second lines of credits.

136. (Currently Amended)   The method of claim 128, wherein the first line of credit <u>is associated with a first interest rate</u> and the second line of credit ~~are~~ <u>is</u>

associated with ~~first and~~ a second interest ~~rates~~ rate, and wherein the first interest rate is less than the second interest rate.

137. (Previously Presented)   The method of claim 133, wherein the credit limit of the first line of credit includes the credit limit of the second line of credit.

138. (Currently Amended)   The method of claim 133, wherein the first line of credit is associated with a first available credit and the second line of credit ~~are~~ is associated with ~~respective first and~~ a second available ~~credits~~ credit, the method further comprising:

reducing the first available credit and a second available ~~credits~~ credit when the purchase transaction is made against the second line of credit; and

reducing the first available credit when the purchase transaction is made against the first line of credit.

139. (Currently Amended)   The method of claim 128, wherein the first line of credit is associated with a first available credit and the second line of credit ~~are~~ is associated with ~~respective~~ a ~~first and~~ second available ~~credits~~ credit, the method further comprising:

reducing the first available credit or the second available ~~credits~~ credit by a purchase transaction amount based on the determination of whether the purchase transaction is to be associated with the first line of credit or with the second line of credit.

140.   (Previously Presented)   The method of claim 139, wherein the credit card is associated with a particular identification value, and wherein the determining further comprises:

receiving purchase transaction data including an identification value;

determining that the received purchase transaction is to be associated with the first line of credit based on a determination of whether the received identification value corresponds to the particular identification value.

141.   (Previously Presented)   The method of claim 140, wherein the identification value is a BIN number of the credit card.

142.   (Previously Presented)   The method of claim 140, further comprising:

determining that the received purchase transaction is to be associated with the first line of credit based on a determination of whether a merchant identification number associated with the purchase transaction matches a merchant identification number of the particular merchant associated with the first line of credit.

143.   (Previously Presented)   The method of claim 142, further comprising:

determining whether the purchase transaction amount exceeds the first available credit if the merchant identification number associated with the purchase transaction matches the merchant identification number of the particular merchant.

144.   (Previously Presented)   The method of claim 143, further comprising:

reducing the first available credit if the purchase transaction amount does not exceed the first available credit; and

reducing the second available credit if the purchase transaction amount does

exceed the first available credit, and the purchase transaction amount does not exceed

the second available credit.

145.   (Currently Amended)   The method of claim 128, wherein the ~~private label~~

first line of credit ~~line~~ is issued based at least one of purchasing habits of the

cardholder, a credit limit established for the ~~general purpose credit~~ second line of credit,

a credit history of the cardholder with the particular merchant, types of goods or

services provided by the particular merchant, and an average purchase transaction

amount the cardholder purchases from the particular merchant.

146.   (New) The method of claim 1, wherein the first credit line is a private label

credit line.

147.   (New) The method of claim 1, wherein the second credit line is a general

purpose credit line.

148.   (New) The method of claim 11, wherein the first credit line is a private

label credit line.

149.   (New) The method of claim 11, wherein the second credit line is a general

purpose credit line.

150.   (New) The method of claim 23, wherein the first credit line is a private

label credit line.

151.   (New) The method of claim 23, wherein the second credit line is a general purpose credit line.

152.   (New) The method of claim 33, wherein the first credit line is a private label credit line.

153.   (New) The method of claim 33, wherein the second credit line is a general purpose credit line.

154.   (New) The method of claim 45, wherein the first credit line is a private label credit line.

155.   (New) The method of claim 45, wherein the second credit line is a general purpose credit line.

156.   (New) The method of claim 46, wherein the first credit line is a private label credit line.

157.   (New) The method of claim 46, wherein the second credit line is a general purpose credit line.

158.   (New) The method of claim 128, wherein the first line of credit is a private label credit line.

159.   (New) The method of claim 128, wherein the second line of credit is a general purpose credit line.